

COVID-19 Direct Payments 101

The Coronavirus Aid, Relief, and Economic Security (CARES) Act provides money to eligible individuals. Technically, these payments are 2020 “tax rebate advances,” as they offset the taxes individuals would pay in 2020.

How much will I get?

- Generally, eligible individuals will get \$1,200 + \$500/[child](#) and eligible married joint-filers will get \$2,400 + \$500/child. Amounts phase down at \$75,000 for single filers, \$112,500 for heads of household, and \$150,000 for married joint-filers.

Who is eligible?

- Generally, any individual except “[nonresident aliens](#)” and those who can be claimed as a dependent by another taxpayer, *e.g.*, college students still being claimed as dependents by their parents.
- At this time, you must have filed a 2018 or 2019 tax return to receive this money *now*, unless you’re a Social Security recipient (see below). Note: [you can still file your 2019 taxes](#).

Is any of this taxable?

- No.

Will this money “count against” me for my eligibility with other programs?

- As with any tax refunds, this will not count as income for determining eligibility for (or assistance provided by) any federally funded public benefit program.

How do I apply for this?

- If you’re eligible and you have filed your 2018 or 2019 taxes, you don’t have to do anything. The IRS will direct-deposit your money if the IRS has that information on file. Otherwise, the IRS will mail you a check. This should start happening mid-April.

What if I’m legally not required to file taxes, e.g., I rely only on Social Security or my gross income is less than the standard deduction amount?

- For those that rely on Social Security, the IRS will send you money directly, even if you don’t fill out a tax return. Congresswoman Bustos is working with her colleagues to get the IRS to send money to Supplemental Security Income (SSI) recipients and veterans pension recipients without requiring tax returns as well. [Even if you don’t owe any taxes, however, you can still file a 2019 return](#), which is currently your best bet to get this money as quickly as possible.

[Click Here for More Details](#)